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DATE: January 18, 2007

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To: Commissioner for Patents
Fax No.: 571-273-8300
Serial No.: 10/647,645

From: Michael A. Davis, Jr. Davis Law Group, P.C.
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If you have any problem with this transmittal, please call: (512) 626-4396

Serial No.: 10/647,645

Filed: August 25, 2003

Title: METHOD AND SYSTEM FOR OFFERING A LOAN THROUGH A COMPUTING
SYSTEM

Attorney Docket No.: 1009.13

Dear Sir or Madam:

Attached please find the following regarding the above-referenced patent application:

1. Transmittal letter, in duplicate;
2. Response to Office Action; and
3. Petition for Extension of Time Under 37 CFR 1.136(a), in duplicate.

Entry of these papers in the above referenced application is courteously solicited. Any question
regarding this matter should be directed to the undersigned.



Michael A. Davis, Jr.
Registration No. 35,488

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Serial No.: 10/647,645
Response to Office Action

In re application of:
Brown, et al.

Serial No.: 10/647,645

Filed: August 25, 2003

For: METHOD AND SYSTEM FOR
OFFERING A LOAN THROUGH A
COMPUTING SYSTEM

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are the following regarding the above-identified patent application:

1. Transmittal letter (in duplicate);
2. Response to Office Action;
3. Petition for Extension of Time Under 37 CFR 1.136(a) (in duplicate).

Small entity status of this application has previously been established.

No additional fee is required.

The fee has been calculated as shown below:

(Col. 1)	(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN A SMALL ENTITY				
			CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE FEE	ADDT.	OR	RATE FEE
TOTAL	28	minus	28	= 0	x 25	\$ _____	OR	x 50	\$ _____
INDEP	2	minus	2	= 0	x 100	\$ _____	OR	x 200	\$ _____
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ 180	\$ _____	OR	+ 360	\$ _____
					TOTAL	\$ _____	OR	TOTAL	\$ _____

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Customer No. 53953

JAN 18 2007

Group Art Unit: 3693

Examiner: Greimel, Jocelyn

Confirmation No.: 2529

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Davis Law Group, P.C.

(FAX)512 306 8374

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Serial No.: 10/647,645
Response to Office Action

JAN 18 2007

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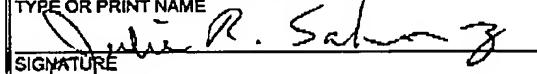
Please charge Deposit Account No. 50-3524 in the amount of \$1020.00.
 A check in the amount of \$_____ is attached.
 The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-3524.
 Any additional filing fees under 37 C.F.R. § 1.16 for the presentation of extra claims.
 Any patent application processing fees under 37 C.F.R. § 1.17.
 A copy of this sheet is enclosed.

Respectfully submitted,



Michael A. Davis, Jr.
Registration No. 35,488

Date: January 18, 2007
Davis Law Group, P.C.
6836 Bee Caves Road
Suite 220
Austin, Texas 78746
Telephone 512-306-8324
Facsimile 512-306-8374
Docket Number: 1009.13

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below:	
Fax Number: <u>571-273-8300</u>	
Julie R. Schwartz	
TYPE OR PRINT NAME	
	
SIGNATURE	
January 18, 2007	
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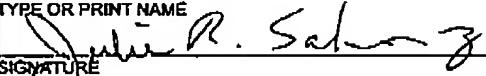
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